

RECORDING REQUESTED BY

OR 05-206 JMS-02
USA VS. ERIC CASTRO

AND WHEN RECORDED MAIL TO

ALLIANCE TITLE COMPANY
DEFAULT SERVICE CENTER
460 DRAKE CIRCLE
SACRAMENTO, CA 95864

FILED IN THE
UNITED STATES DISTRICT COURT
DISTRICT OF HAWAII

RECORDED ON:

10/4/2006

OCT 26 2006

at 1 o'clock and 05 min P M
SUE BEITIA, CLERK

Trustee Sale No. 060969DL

Space above this line for recorder's use only

Loan No. 050623000

IMPORTANT NOTICE

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is \$28,571.19 as of 10/02/2006 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

Trustee Sale No. 060969DL

Loan No. 050623000

To find out the amount you must pay, to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact : CLUB AMAZON INC., C/O ALLIANCE TITLE COMPANY, 460 DRAKE CIRCLE, SACRAMENTO, CA 95864, PH NO: (916) 971-8550

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: ALLIANCE TITLE COMPANY is the original Trustee under a Deed of Trust dated 06/19/2005, executed by SUZIE CASTRO AND ERIC CASTRO, as trustor, to secure obligations in favor of RAMESH PRASAD, as Beneficiary, Recorded on 07/05/2005, Book 20050705, Page 0719 of official records in the Office of the Recorder of SACRAMENTO County, California, and that the Deed of Trust encumbers certain property more particularly described therein, and that the Deed of Trust secures the payment of and the performance of certain obligations, including but not limited to the obligations set forth in the note(s) for the sum of \$25,000.00, (together with any modifications thereto) and that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary and that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the trustor has failed to perform obligations pursuant to or under the Note and/or the Deed of Trust, specifically **FAILED TO PAY THE UNPAID PRINCIPAL BALANCE OF \$25,000.00 PLUS ACCRUED INTEREST AND LATE FEES WHEN DUE. FAILED TO MAKE PAYMENTS TO PRIOR LIEN HOLDERS AS REPORTED DELINQUENT**

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: 10/2/06

ALLIANCE TITLE COMPANY, A CALIFORNIA CORPORATION AS AGENT FOR THE BENEFICIARY

BY: TITLE COURT SERVICE, INC., AGENT



AUTHORIZED SIGNATORY